



Roy Cooper North Carolina Attorney General

Top Ten Consumer Complaints of 2008

1. Health Care: In 2008, a total of 4,202 North Carolinians filed complaints about health insurance, health care providers, health products and services. Consumers often have problems with medical billing practices or have trouble getting copies of their medical records. For help with health insurance issues such as grievances, appeals, and external reviews, consumers can contact Attorney General Roy Cooper's Managed Care Patient Assistance Program by calling (919) 733-MCPA or (866) 867-MCPA (toll-free in North Carolina), by emailing MCPA@ncdoj.gov, or by visiting www.ncdoj.gov.

2. Do Not Call/Unwanted Telemarketing Calls: 2,441 consumers filed complaints with our office about unwanted telemarketing calls in 2008. Among the top sources of complaints are offers for advance fee credit cards, free grants, or debt consolidation services. Many of these pitches are made using illegal robo calls which invite consumers to press a certain number if they wish to speak with a representative.

Since the Do Not Call Registry began in 2003, Cooper's office has taken action against dozens of companies for breaking Do Not Call laws, stopping the illegal calls and winning more than \$1 million from violators. More than five million North Carolina telephone numbers are currently listed on the Do Not Call Registry. To sign up, go to www.donotcall.gov or call 1-888-382-1222 from the number you wish to register. To report telemarketers that break the law, call 1-877-5-NO-SCAM or go to www.ncdoj.gov for a complaint form.

3. Lending: 2,304 people complained to us about lenders. Complaints about loans often include problems with high interest rates, loan payment charges due to late or missed payments, adjustable rate mortgages, prepayment penalties and loan fees. Many consumers are looking for help dealing with foreclosure, or have fallen victim to a foreclosure assistance or loan modification scam. It's against North Carolina law to charge an upfront fee for foreclosure help.

4. Credit: 1,692 North Carolinians filed complaints about credit repair scams, debt collectors and identity theft. Complaints about scams that promise to fix your credit or settle your debts for an upfront fee are increasingly common. Under North Carolina law, it's illegal to charge an upfront fee for credit repair or debt settlement help. Consumers also complain about threatening calls from debt collectors. Identity thieves continue to steal personal financial information and use it to run up debts and commit fraud in someone else's name. For tips on ways you can protect yourself from identity theft or what to do if you may be a victim, go to www.ncdoj.gov.

5. Motor Vehicles: We received 1,293 complaints from consumers who had problems with car repair, towing and new and used car purchases. The most common complaints are pricing, improper diagnosis, unauthorized repairs, failure to honor warranties, and slow repair jobs. People also complain about harassment from towing companies, and we receive numerous lemon law complaints from consumers who are dissatisfied with their new car.

6. Home Furnishings: 1,065 consumers complained about furniture sales practices. Many of these complaints come from out-of-state consumers who placed orders with North Carolina retailers by telephone or Internet. Consumers often complain that they received the wrong item of furniture, a damaged or defective item, or never received their item at all. Problems often arise when companies close their doors without filling orders.

7. Telecommunications: We heard from 954 people with complaints about their telephone or cell phone. Many people complain about poor cell phone service or billing problems. Other problems include cramming, when a company tries to sneak unauthorized charges onto a consumer's phone bill, and slamming, when a consumer's telephone carrier is changed without their consent.

8. Internet: 840 consumers complained about Internet service and computers last year. In many cases, consumers are dissatisfied with their service or face unexpected charges. We also see complaints from consumers who bought products online or through Internet auctions but never got what they paid for. Counterfeit check scams involving online sales continue to rise, as scammers respond to people who've posted items for sale on legitimate websites. The scammer sends a certified check for more than the purchase price and asks the seller to wire back the extra money. Consumers who fall for this scam cash the check and wire the funds from their bank account, only to find out later that the check was a fake.

9. Home Repair: We received 757 complaints about home construction and repair work that was never performed, contractors who abandoned the job after getting paid, shoddy work, missed deadlines, and cost overruns. There are also scam artists who target seniors, attempting to talk homeowners into a series of expensive and unnecessary repairs.

10. Telemarketing Fraud: A total of 576 North Carolina consumers filed complaints concerning telemarketing fraud last year. The Federal Trade Commission estimates that fraudulent telemarketers scam as much as \$40 billion a year from unsuspecting U.S. consumers. These scammers, who are often located outside the U.S., try to lure consumers into giving up their hard-earned money and their personal information. Some of the most prevalent telemarketing schemes involve bogus international lottery tickets, advance fee loans and credit cards, government grants, credit card or identity theft protection, and phony prizes or sweepstakes.

Consumers who have experienced a problem can file a complaint with Attorney General Roy Cooper's Consumer Protection office. To file a complaint, call 1-877-5-NO-SCAM toll-free within North Carolina or download a complaint form at www.ncdoj.gov.